

SCANNED, # 22

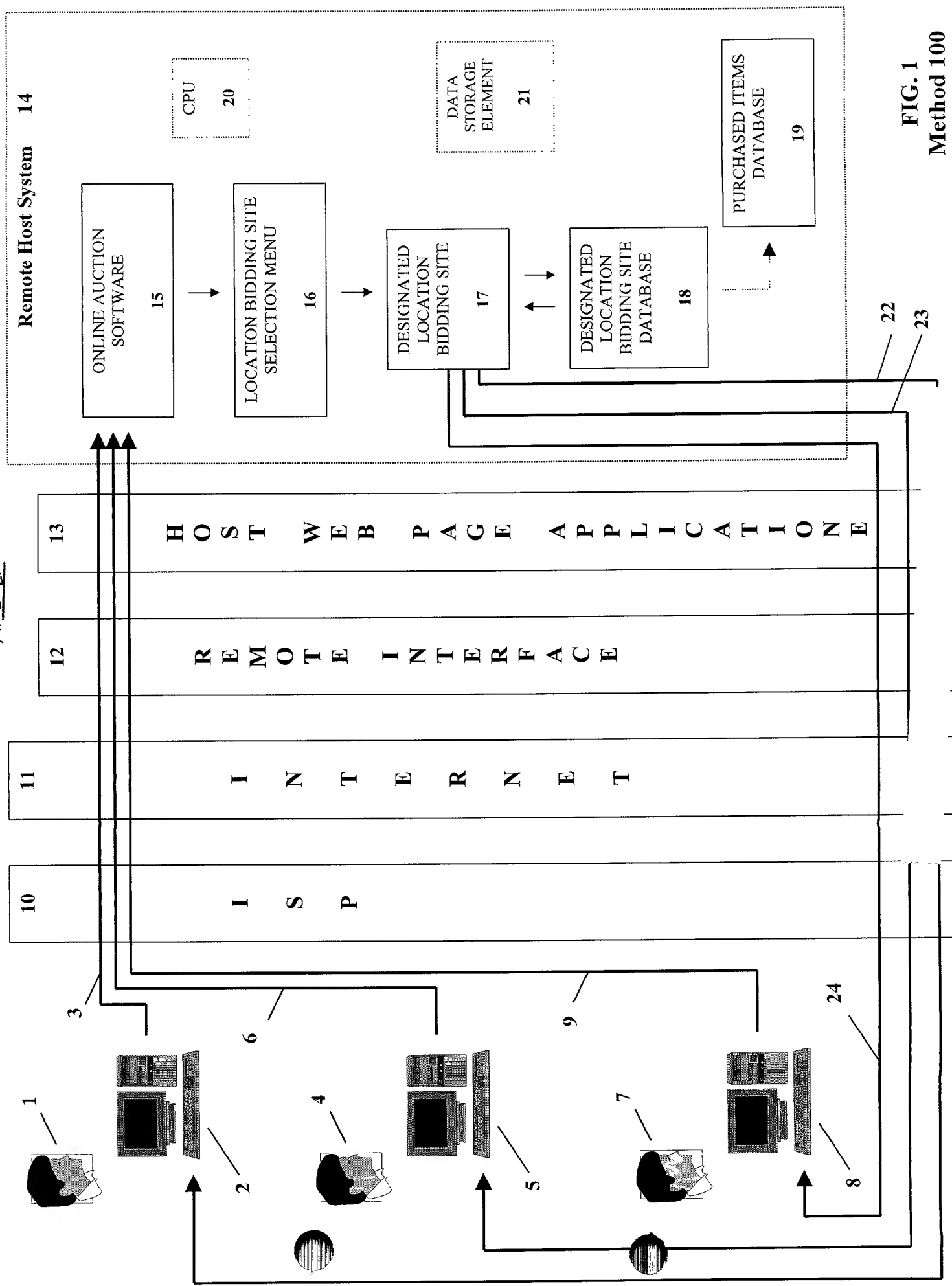


FIG. 1
Method 100

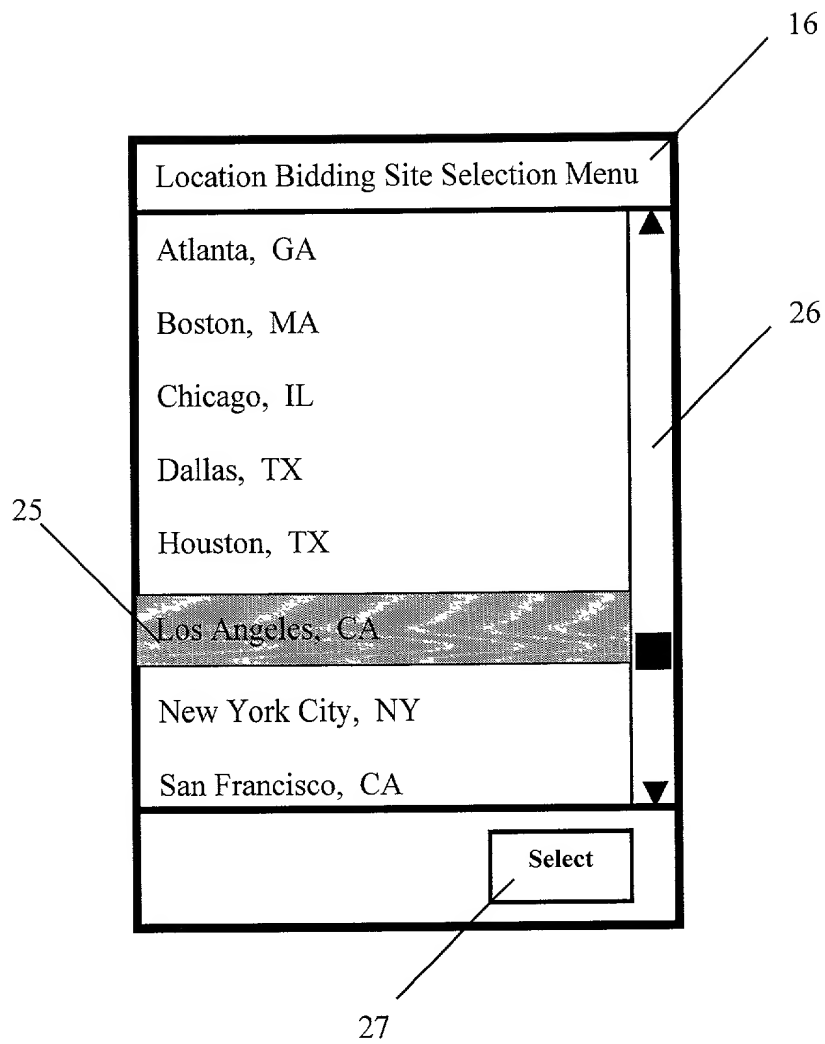


FIG. 2

17

28

29

30

31

32

33

34

35

36

37

38

39

40

41

42

43

44

45

TIME: 1 HOUR

BAD DEBT ITEM 1

LOT PACKAGE 1

APPORTIONED BAD DEBT 1

H Bid: \$ 1,000

M Bid: \$1,000

HB No: 7777

H Bid: \$500

M Bid: \$750

HB No: 8998

H Bid: \$ 0.00

M Bid: \$3,500

HB No: ----

Bidder #: 7777

BD Item #: Bad Debt Item 1

Bid Amount: \$ 1,000

Password: *****

SUBMIT BID

FIG. 3

Bad Debt Item 1

29

- Creditor: Smith Bank
- Uncollected Value of Bad Debt: \$1,900
- Location(s) Having Jurisdiction Over Debtor:
 - 1) Los Angeles, CA
 - 2) Phoenix, AZ
- Current Domicile of Debtor: Los Angeles, CA
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Bad Debt: X %

Min Bid Request Amount for Item 1: \$ 1,000

Vs.

Lot Package 1

33

Item 1

- Creditor: Jones Bank
- Uncollected Value of Bad Debt: \$450
- Location(s) Having Jurisdiction Over Debtor: New York, NY
- Current Domicile of Debtor: New York, NY
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Item 1: X %

Item 2

- Creditor: Smith Bank
- Uncollected Value of Bad Debt: \$325
- Location(s) Having Jurisdiction Over Debtor: New York, NY
- Current Domicile of Debtor: New York, NY
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Item 2: X %

Item 3

- Creditor: Smith Bank
- Uncollected Value of Bad Debt: \$395
- Location(s) Having Jurisdiction Over Debtor:
 - 1) New York, NY
 - 2) Hackensack, NJ
 - 3) Miami, FL
- Current Domicile of Debtor: New York, NY
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Item 3: X %

Estimated Potential for Collection of all 3 Bad Debts: X %

Min Bid Request Amount for Lot Package 1: \$750

Vs.

37

Apportioned Bad Debt 1

- Creditor: Wells Bank
- Uncollected Value of Apportioned Share of Bad Debt: **\$5,000**
- Uncollected Value of Whole of / Entire Bad Debt: \$15,000
- Portion/Fraction of Bad Debt Apportioned From the Whole of the Bad Debt Note: 1/3

- Location(s) Having Jurisdiction Over Debtor:
 - 1) Los Angeles, CA
 - 2) Phoenix, AZ
- Current Domicile of Debtor: Chicago, IL
- TRW Credit Rating of Debtor: X
- D & B Credit Rating of Debtor: Y
- Estimated Potential for Collection of Apportioned Bad Debt 1: X %

Min Bid Request Amount for Apportioned Bad Debt 1: \$3,500

FIG. 5 is a block diagram of a system for processing bids for purchased items. The system includes a Purchased Items Database (19) and three Location Bidding Sites (47, 50, 53). Each Location Bidding Site is connected to a corresponding Location Bidding Site Data Base (46, 49, 52) via a bid line (48, 51, 54). The bid lines are represented by dashed lines with arrows indicating the flow of bids from the sites to the databases. The databases are represented by solid boxes with arrows indicating the flow of data from the sites to the databases. The bid lines are labeled 48, 51, and 54, and the databases are labeled 46, 49, and 52. The Location Bidding Sites are labeled 47, 50, and 53. The Purchased Items Database is labeled 19. The bid lines are represented by dashed lines with arrows indicating the flow of bids from the sites to the databases. The databases are represented by solid boxes with arrows indicating the flow of data from the sites to the databases. The bid lines are labeled 48, 51, and 54, and the databases are labeled 46, 49, and 52. The Location Bidding Sites are labeled 47, 50, and 53. The Purchased Items Database is labeled 19.

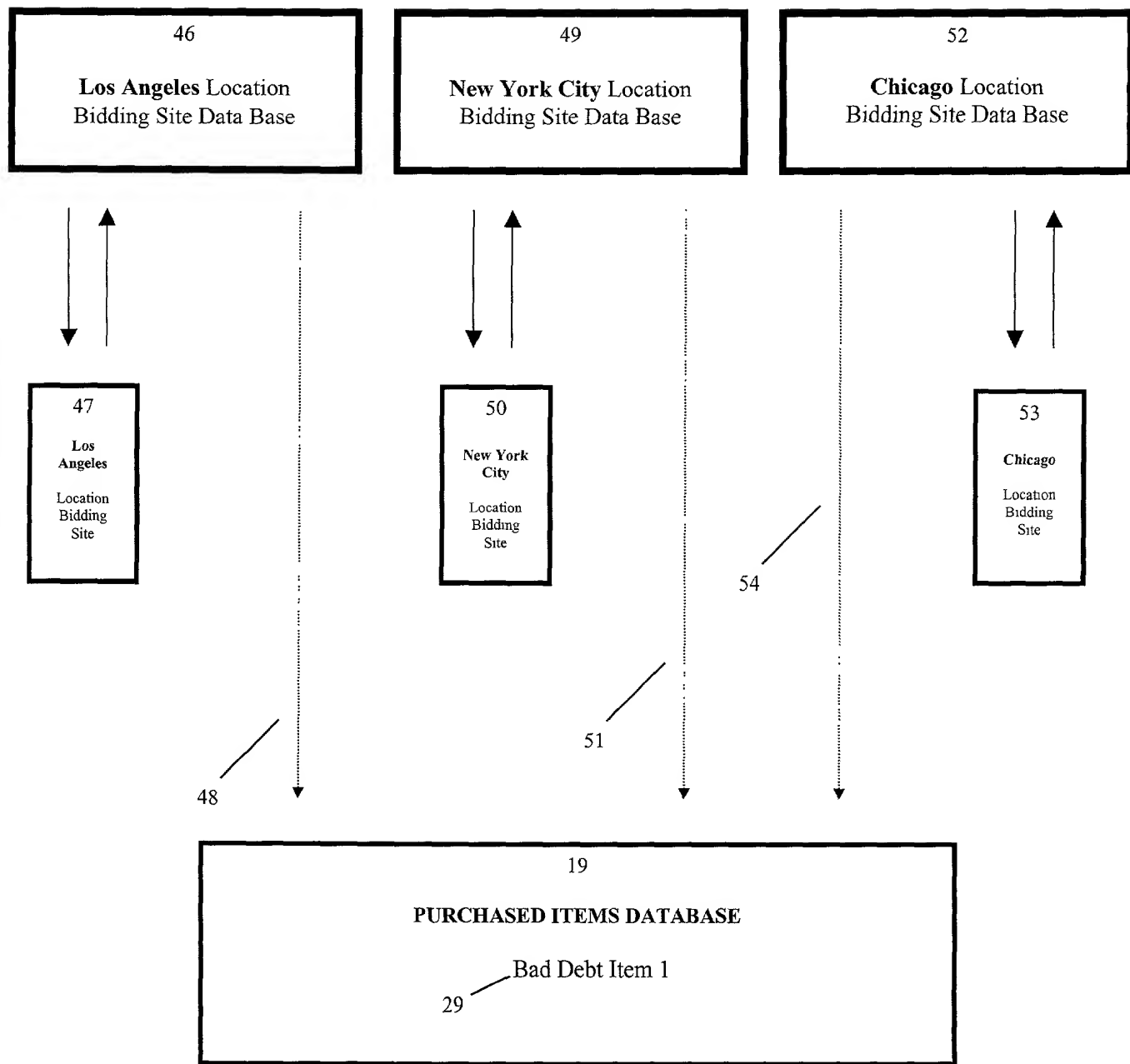


FIG. 5

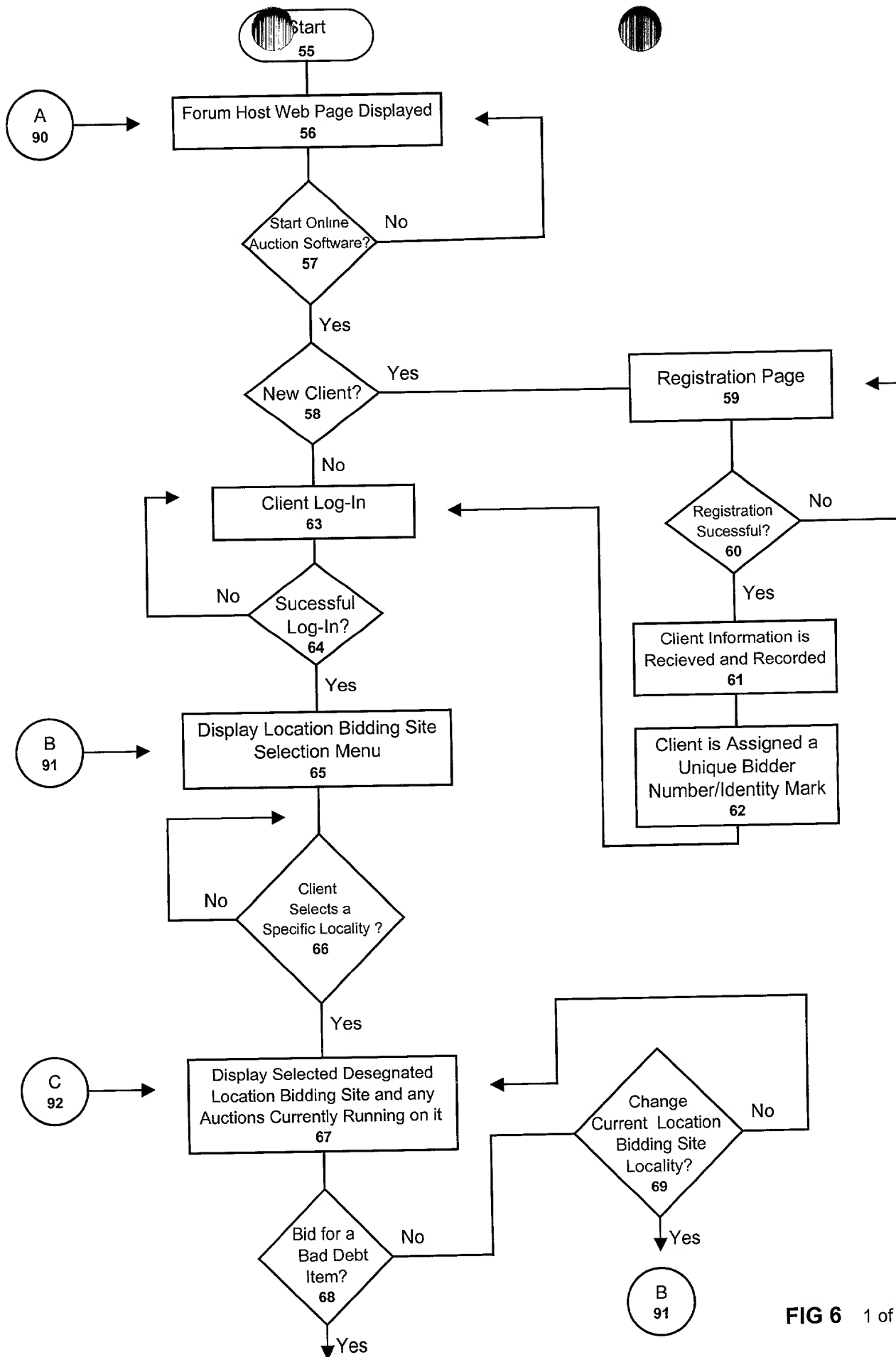


FIG 6 1 of 3

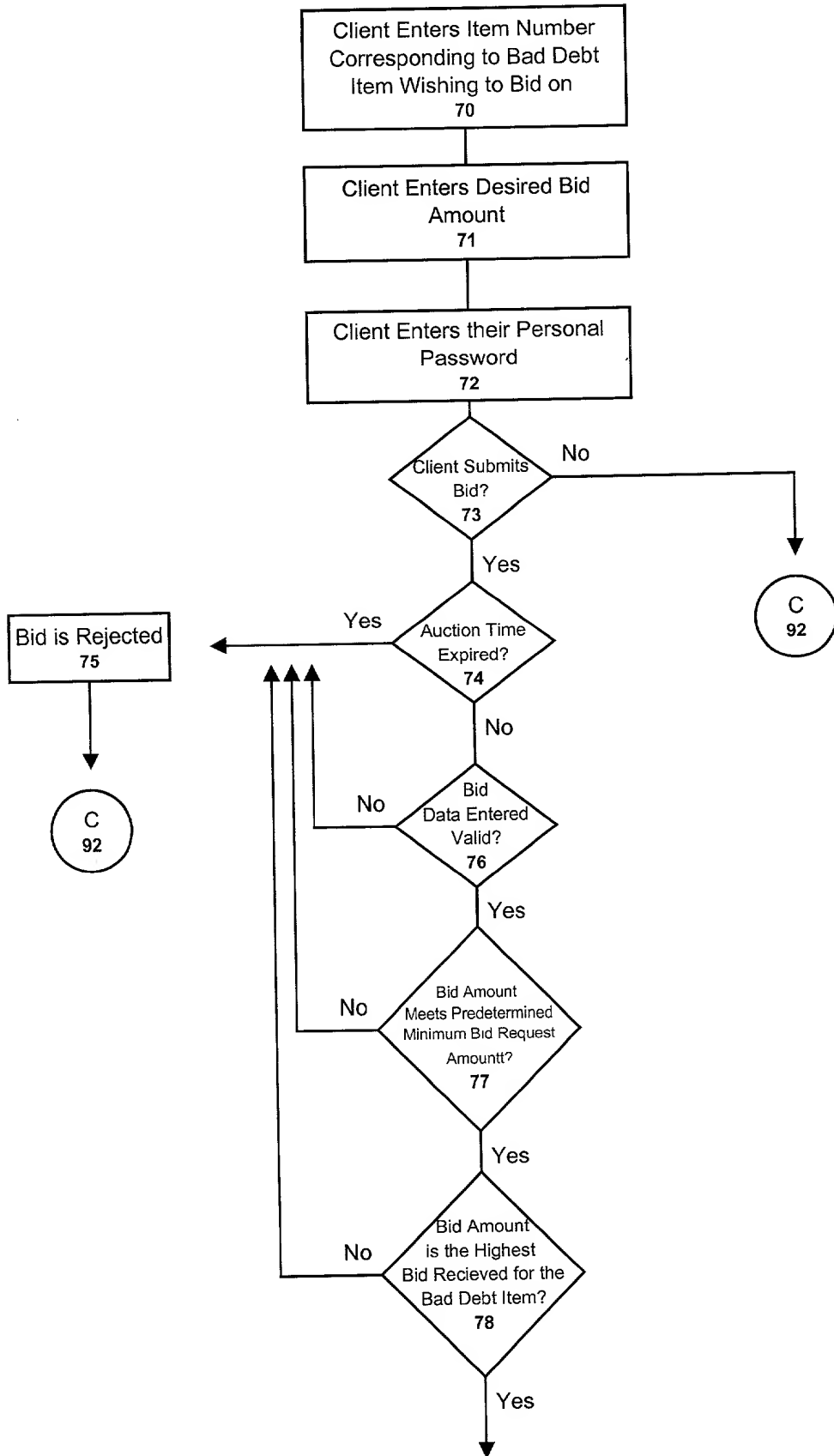


FIG 6 2 of 3

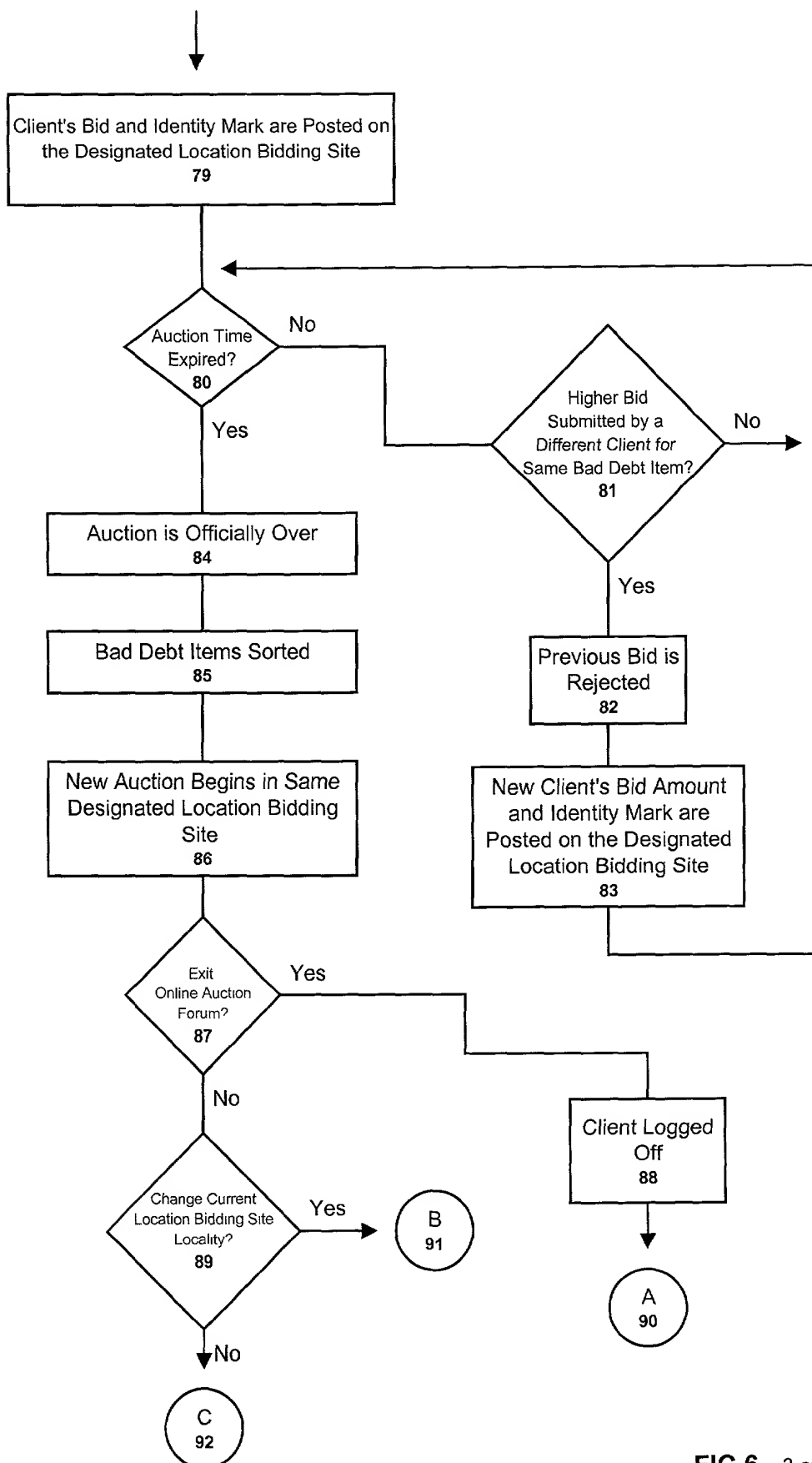


FIG 6 3 of 3